

## EXHIBIT "MORTGAGE"

(Maryland Mortgage)

Loan 18 B No. 676

**This Mortgage.** Made this 30th day of November 1934, by and between Harry L. Harbaugh and Mary A. Harbaugh, his wife.

of Frederick County, State of Maryland, Mortgagors, and HOME OWNERS' LOAN CORPORATION, Mortgagee.

WHEREAS, the Mortgagors are indebted unto the Mortgagee in the sum of Three Thousand Seven Hundred eleven dollars and eighty-nine cents (\$3711.89) Dollars, in consideration whereof and for value received the Mortgagors have made and passed unto the Mortgagee their joint and several promissory note of even date herewith for said sum of Three Thousand Seven Hundred eleven dollars and eighty-nine cents (\$3711.89) Dollars, with interest to accrue thereon at the rate of five (5) per centum per annum, which sum with interest the Mortgagors hereby covenant to pay to the Mortgagee at its office in Washington, D. C., in monthly instalments of \$ 29.36 accounting from the date hereof, to be applied, first to interest on the unpaid balance and the remainder to principal until said debt is paid in full. With privilege to the Mortgagors to prepay said mortgage debt or any part thereof, whereupon interest will be charged only on the unpaid balance; and

WHEREAS, it is agreed by the parties hereto that said note provides that time is of the essence of this contract and that in the event of default in payment of any instalment for a period of Ninety (90) days the holder of said note may, at its option, declare all the remainder of said debt due and collectible, and any failure to exercise said option shall not constitute a waiver of the right to exercise the same at any other time; and that in the event of default in payment, and if the same is collected by an attorney at law, the Mortgagors agree to pay all costs of collection, including a reasonable attorney's fee, not exceeding ten per cent, and

WHEREAS, said Mortgagors are desirous of securing the prompt payment of said mortgage debt, with interest as aforesaid, and in the instalments as hereinbefore provided, and the performance of the other covenants herein and in said note contained, these presents are executed.

NOW THEREFORE THIS MORTGAGE WITNESSETH, that for and in consideration of the premises and of the sum of ONE DOLLAR and other valuable considerations the Mortgagors do hereby grant and convey unto the said Mortgagee, its successors and assigns, all that lot of ground situate in Frederick County, State of Maryland, and described as follows, that is to say:

Beginning at a point on the East side of the Frederick and Emmitsburg Turnpike it being the Northwest corner of Joseph W. Kelly's lot running North 29½ degrees East 6.16 perches with the pike to Estie B. Zentzs' land North 68 degrees East 12 perches with Zentzs' land South 76 degrees East 66.1 perches, with Walter L. Ahalt's property South 53½ degrees West 16.6 perches with Walter Smith's property North 82½ degrees West 17 perches with W. L. Pryor's property South 36½ degrees West 50.2 perches with the property of W. L. Pryor and Guy N. Wilhide North 27½ degrees West 33.4 perches, with Mrs. G. E. Rogers' property North 29½ degrees West 24.68 perches with North side of land to Joseph W. Kelly's property North 51 degrees East 4.5 perches with Joseph W. Kelly's lot North 36 degrees West 10 perches to the place of beginning, containing 20 acres and 130 perches of land, more or less; also a roadway 12 foot wide, running parallel with the South line of Joseph W. Kelly's lot to the said Turnpike, being reserved from a tract of land conveyed to Isaac A. Albaugh by deed from William H. Brown, dated November 13, 1858, and recorded in Liber BJB No. 2, Folio 659, one of the Land Records for Frederick County, It being the same property and roadway which was conveyed unto the said Harry L. Harbaugh and Mary A. Harbaugh, his wife, by deed from McClellan Wills and Emma F. Wills, his wife, by deed dated March 29, 1926, and recorded in Liber No. 358, Folio 16, one of the Land Records for Frederick County to which said deed reference is hereby made for a more particular description of the property hereby conveyed.